

**United States Bankruptcy Court**  
**Eastern District of Virginia**

In re **Brian Mack Francis**,  
Debtor

Case No. **15-72043**

Chapter **11**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>1</b>	<b>643,479.60</b>		
B - Personal Property	<b>Yes</b>	<b>5</b>	<b>1,129,773.65</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>2</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>4</b>		<b>1,978,326.60</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>3</b>		<b>71,034.55</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>2</b>		<b>349,467.12</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>19,070.07</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>3</b>			<b>15,946.05</b>
Total Number of Sheets of ALL Schedules		<b>24</b>			
Total Assets			<b>1,773,253.25</b>		
Total Liabilities				<b>2,398,828.27</b>	

**United States Bankruptcy Court**  
**Eastern District of Virginia**

In re **Brian Mack Francis**,  
Debtor

Case No. **15-72043**

Chapter **11**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

**State the following:**

Average Income (from Schedule I, Line 12)	
Average Expenses (from Schedule J, Line 22)	
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14 )	

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

In re **Brian Mack Francis**Case No. **15-72043**

Debtor

**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
15195 Pinopolis Road Boykins, VA 23827 Residence - 2.265 acres Tax Assessment = \$146,000.00	Fee Simple	H	145,952.00	52,264.00
15222 Pinopolis Road, Boykins VA 23827 Hwy 653; lot 1: Tax Map #86 1A & 1B 7.00 acres (Two parcels - Parcel 1 = 4 acres, Parcel 2 = 3.003) Francis Berkley (Father) has life estate (.47049/.52951) Tax Assessment = \$165,600.00	Fee simple subject to life estate interest	H	87,686.86	0.00
15395 Pinopolis Road, Boykins, VA 23827 Freeman Land Tax Map #71 33 173.80 acres Berkley Francis (father) has life estate (.47049/.52951) Tax Assessment = \$376,900.00	Fee simple subject to life estate interest	H	199,572.32	199,572.32
R A Drewry: Tax Map #70 20 208.79 acres Berkley Francis (father) has life estate (.47049/.52951) Tax assessment = \$397,100.00	Fee simple subject to life estate interest	H	210,268.42	0.00
Father, Berkley Francis is borrower of \$95,000.00 from Colonial Farm Credit, secured by this property. Current balance of note is approximately \$75,000.00.				

Sub-Total > **643,479.60** (Total of this page)Total > **643,479.60**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Brian Mack Francis**Case No. **15-72043**

Debtor

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petitioner is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	<b>X</b>			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>First Citizens Bank Checking Account ending 4389</b>	<b>H</b>	<b>6,918.00</b>
		<b>Citizens Community Bank Commerical Checking account ending 5640</b>	<b>H</b>	<b>8.50</b>
		<b>BB&amp;T Checking account ending 9184 Negative Account Balance</b>	<b>H</b>	<b>0.00</b>
		<b>BB&amp;T - LLC's Business Account Checking Account ending 4113</b>	<b>-</b>	<b>700.00</b>
		<b>BB&amp;T - LLC's Business Account Savings Account ending 4091</b>	<b>H</b>	<b>1,422.00</b>
		<b>Farmers Bank - LLC's Business Account Checking account ending 8301</b>	<b>H</b>	<b>1,818.26</b>
		<b>Bank of Southside Virginia savings account ending #7232</b>	<b>H</b>	<b>500.00</b>
		<b>Bank of Southside Virginia Checking account ending #2012 Joint with Mother-in-law and Wife - for convenience purposes only. Debtor has no funds in this account.</b>	<b>J</b>	<b>0.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Household Goods and Furnishings</b>	<b>J</b>	<b>5,000.00</b>

Sub-Total > **16,366.76**  
(Total of this page)

4 continuation sheets attached to the Schedule of Personal Property

In re **Brian Mack Francis**Case No. **15-72043**

Debtor

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>Artwork</b>	<b>J</b>	<b>1,250.00</b>
6. Wearing apparel.		<b>Clothing</b>	<b>H</b>	<b>600.00</b>
7. Furs and jewelry.		<b>Wedding Band</b>	<b>H</b>	<b>500.00</b>
8. Firearms and sports, photographic, and other hobby equipment.		<b>Browning gun</b>	<b>H</b>	<b>4,000.00</b>
		<b>Remington gun</b>	<b>H</b>	<b>2,000.00</b>
		<b>Mossberg gun</b>	<b>H</b>	<b>1,500.00</b>
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>New York Life Insurance Company, NC Policy No. ending 1610 Collateral for BB&amp;T notes FIVE YEAR TERM</b>	<b>H</b>	<b>0.00</b>
		<b>Jackson Life Insurance Policy ending 6257</b>	<b>H</b>	<b>3,934.84</b>
		<b>NY Life policy ending 3378</b>	<b>H</b>	<b>11,427.61</b>
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	<b>X</b>			

Sub-Total > **25,212.45**  
(Total of this page)

Sheet **1** of **4** continuation sheets attached  
to the Schedule of Personal Property

In re **Brian Mack Francis**Case No. **15-72043**

Debtor

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		<b>Interest in B M Francis Farms, LLC. Sole member LLC. LLC not in good standing with State Corporation Commission as of petition date.</b>  <b>Assets of B M Francis Farms, LLC</b> 1. Wheat (25%) approximately \$8,000.00 2. Soy (25%) approximately \$16,000.00 3. 2008 John Deere 7760 Cotton Picker (50% interest valued at approximately \$250,000.00) Agricredit has PMSI in Cotton Picker - current balance \$261,363.93 4. 2014 John Deere 4038 Hicycle Sprayer \$350,000.00 (50%) 5. International Road Tracter \$25,000.00 6. KBH Fertilizer Rig - more than 10 years old \$12,000.00 7. \$4,279.46 - Check #40419 from Commonwealth Gin, payable to B M Francis Farms, LLC and Citizens Community Bank. 8. JD 8530 row crop tractor (valued at approximately \$150,000.00, has 50% interest)	<b>H</b>	<b>0.00</b>
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.		<b>Check #40418 from Commonwealth Gin Payable to Brian Francis, FSA &amp; Citizens Community Bank (FSA has 1st priority, then Citizens Community Bank)</b>	<b>J</b>	<b>1,688.44</b>
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		<b>Debt owed to Debtor by father, Berkley Francis. Debtor made payment to Colonial Farm Credit on behalf of father.</b>	<b>H</b>	<b>11,600.00</b>
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
Sub-Total >				<b>13,288.44</b>
(Total of this page)				

Sheet 2 of 4 continuation sheets attached to the Schedule of Personal Property

In re **Brian Mack Francis**Case No. **15-72043**

Debtor

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2015 Chevrolet Silverado</b>	<b>H</b>	<b>50,000.00</b>
		<b>2013 Chevrolet Camaro- V6</b>	<b>H</b>	<b>27,000.00</b>
		<b>2012 Ford F150 Pickup V8</b>	<b>H</b>	<b>42,475.00</b>
		<b>Boat - 2002 Mastercraft &amp; trailer</b>	<b>H</b>	<b>65,000.00</b>
		<b>2005 Ford F350 Super Duty Pickup - 1 Ton V8</b>	<b>H</b>	<b>15,150.00</b>
		<b>2005 GMC Canyon Pickup - 1/2 Ton</b>	<b>H</b>	<b>5,100.00</b>
		<b>2008 Yamaha UTV</b>	<b>H</b>	<b>12,000.00</b>
26. Boats, motors, and accessories.	<b>X</b>			
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.	<b>X</b>			

Sub-Total > **216,725.00**  
(Total of this page)

Sheet **3** of **4** continuation sheets attached  
to the Schedule of Personal Property

In re **Brian Mack Francis**Case No. **15-72043**

Debtor

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
29. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
30. Inventory.	<b>X</b>			
31. Animals.		<b>Dogs (2) - Walker, Mutt Both are pets</b>	<b>J</b>	<b>1.00</b>
32. Crops - growing or harvested. Give particulars.		<b>Planted Cotton \$.68/lb 900lbs per acre, 390 acres</b>	<b>H</b>	<b>238,680.00</b>
33. Farming equipment and implements.		<b>2002 John Deere 8310</b>	<b>H</b>	<b>125,000.00</b>
		<b>Farm Service Agency has PMSI - claim totals \$148,809.13</b>		
		<b>2012 John Deere CX20</b>	<b>H</b>	<b>27,000.00</b>
		<b>2015 John Deere 1735 Planter JD 0907 &amp; JD SR54 are built in parts to the planter, including GPS mapping.</b>	<b>H</b>	<b>65,000.00</b>
		<b>2015 John Deere 930 Mower</b>	<b>H</b>	<b>10,000.00</b>
		<b>2007 RMH Mixer</b>	<b>H</b>	<b>25,000.00</b>
		<b>Fuel Tank - more than 10 years old</b>	<b>H</b>	<b>500.00</b>
		<b>Plow - more than 10 years old</b>	<b>H</b>	<b>1,000.00</b>
		<b>KMC - more than 10 years old</b>	<b>H</b>	<b>5,000.00</b>
		<b>10ft Disk - more than 10 years old</b>	<b>H</b>	<b>1,000.00</b>
		<b>2014 John Deere 4038 Hicycle Sprayer \$350,000.00 (50%)</b>	<b>J</b>	<b>350,000.00</b>
34. Farm supplies, chemicals, and feed.		<b>Chemicals</b>	<b>H</b>	<b>10,000.00</b>
35. Other personal property of any kind not already listed. Itemize.	<b>X</b>			

Sub-Total > **858,181.00**  
(Total of this page)  
Total > **1,129,773.65**

Sheet **4** of **4** continuation sheets attached  
to the Schedule of Personal Property

(Report also on Summary of Schedules)



In re **Brian Mack Francis**Case No. **15-72043**

Debtor

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)☒ 11 U.S.C. §522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Real Property</b>			
15195 Pinopolis Road Boykins, VA 23827 Residence - 2.265 acres Tax Assessment = \$146,000.00	Va. Code Ann. § 34-4	1.00	145,952.00
15222 Pinopolis Road, Boykins VA 23827 Hwy 653; lot 1: Tax Map #86 1A & 1B 7.00 acres (Two parcels - Parcel 1 = 4 acres, Parcel 2 = 3.003) Francis Berkley (Father) has life estate (.47049/.52951) Tax Assessment = \$165,600.00	Va. Code Ann. § 34-4	1.00	87,686.86
R A Drewry: Tax Map #70 20 208.79 acres Berkley Francis (father) has life estate (.47049/.52951) Tax assessment = \$397,100.00	Va. Code Ann. § 34-4	1.00	210,268.42
Father, Berkley Francis is borrower of \$95,000.00 from Colonial Farm Credit, secured by this property. Current balance of note is approximately \$75,000.00.			
<b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b>			
First Citizens Bank Checking Account ending 4389	Va. Code Ann. § 34-4	1.00	6,918.00
Citizens Community Bank Commerical Checking account ending 5640	Va. Code Ann. § 34-4	1.00	8.50
BB&T - LLC's Business Account Checking Account ending 4113	Va. Code Ann. § 34-4	1.00	700.00
BB&T - LLC's Business Account Savings Account ending 4091	Va. Code Ann. § 34-4	1.00	1,422.00
Farmers Bank - LLC's Business Account Checking account ending 8301	Va. Code Ann. § 34-4	1.00	1,818.26
Bank of Southside Virginia savings account ending #7232	Va. Code Ann. § 34-4	1.00	500.00
<b>Household Goods and Furnishings</b>			
Household Goods and Furnishings	Va. Code Ann. § 34-26(4a)	5,000.00	10,000.00
<b>Books, Pictures and Other Art Objects; Collectibles</b>			
Artwork	Va. Code Ann. § 34-4	1,250.00	2,500.00
<b>Wearing Apparel</b>			
Clothing	Va. Code Ann. § 34-26(4)	600.00	600.00

1 continuation sheets attached to Schedule of Property Claimed as Exempt

In re **Brian Mack Francis**

Case No. **15-72043**

Debtor

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**  
(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b><u>Furs and Jewelry</u></b>			
Wedding Band	Va. Code Ann. § 34-26(1a)	500.00	500.00
<b><u>Firearms and Sports, Photographic and Other Hobby Equipment</u></b>			
Browning gun	Va. Code Ann. § 34-26(4b)	3,000.00	4,000.00
	Va. Code Ann. § 34-4	1,000.00	
Remington gun	Va. Code Ann. § 34-4	2,000.00	2,000.00
Mossberg gun	Va. Code Ann. § 34-4	750.00	1,500.00
	Va. Code Ann. § 34-4	500.00	
<b><u>Automobiles, Trucks, Trailers, and Other Vehicles</u></b>			
2015 Chevrolet Silverado	Va. Code Ann. § 34-26(8)	6,000.00	50,000.00
<b><u>Farm Supplies, Chemicals, and Feed</u></b>			
Chemicals	Va. Code Ann. § 34-27	4,000.00	10,000.00

In re **Brian Mack Francis**Case No. **15-72043**

Debtor

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D, N A T U R E O F L I E N, A N D D E S C R I P T I O N A N D V A L U E O F P R O P E R T Y S U B J E C T T O L I E N	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M W I T H O U T D E D U C T I N G V A L U E O F C O L L A T E R A L	U N S E C U R E D P O R T I O N, I F A N Y
Account No. xxxxxxxxxx-x0012			March 2012					
BB&T c/o Travis A. Knobbe, Esquire Spilman Thomas & Battle 310 First Street Roanoke, VA 24002	X	J	15395 Pinopolis Road, Boykins, VA 23827, NY Life insurance policy, 1st position as to farm products/crops and proceeds, equipments and proceeds, general intangibles and proceeds in name of B M Francis Farms, LLC (except for PMSI claims)				289,915.56	0.00
Value \$			376,900.00					
Account No. xxxxxx5364			3/17/2005					
BB&T BB&T MSCR Department PO Box 3307 Greenville, SC 29602	X	J	Mortgage 15195 Pinopolis Road Boykins, VA 23827 Residence - 2.265 acres Tax Assessment = \$146,000.00				52,264.00	0.00
Value \$			145,952.00					
Account No. xxxxxxxxxx-1002			03/26/2015					
BB&T Loan Services MC: 100-50-02-57 PO Box 2306 Wilson, NC 27894		H	Purchase Money Security 2015 Chevrolet Silverado				42,482.00	0.00
Value \$			50,000.00					
Account No. xxxxxxxxxxXXXX			02/22/2013					
BB&T Loan Services PO Box 2306 Wilson, NC 27894		H	Purchase Money Security 2013 Chevrolet Camaro- V6				19,265.00	0.00
Value \$			27,000.00					
Subtotal (Total of this page)							403,926.56	0.00

3 continuation sheets attached

B6D (Official Form 6D) (12/07) - Cont.

In re **Brian Mack Francis**

Case No. **15-72043**

Debtor

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. <b>xxxxxxxxxx-x0005</b>			<b>June 2010</b>					
<b>BB&amp;T</b> <b>c/o Travis A. Knobbe, Esquire</b> <b>Spilman Thomas &amp; Battle</b> <b>310 First Street</b> <b>Roanoke, VA 24002</b>		<b>X H</b>	<b>Deed of Trust</b>  <b>15395 Pinopolis Road, Boykins, VA</b> <b>23827</b>					
			Value \$ <b>376,900.00</b>				<b>31,616.90</b>	<b>0.00</b>
Account No. <b>176621-110197XXXX</b>			<b>10/18/2007</b>					
<b>Capital One / Yamaha</b> <b>POB 30253</b> <b>Salt Lake City, UT 84130-0253</b>		<b>-</b>	<b>Purchase Money Security</b>  <b>2008 Yamaha UTV</b>					
			Value \$ <b>12,000.00</b>				<b>5,416.98</b>	<b>0.00</b>
Account No.			<b>3/2014</b>					
<b>Citizens Community Bank</b> <b>PO Box 490</b> <b>South Hill, VA 23970</b>		<b>H</b>	<b>Credit Line</b>  <b>2nd Position - Farm Products/Crops;</b> <b>Equipment; General Intangibles (in</b> <b>name of Brian M. Francis)</b>					
			Value \$ <b>375,601.61</b>				<b>502,665.82</b>	<b>127,064.21</b>
Account No.			<b>Representing:</b> <b>Citizens Community Bank</b>				<b>Notice Only</b>	
<b>Robert H. Chappell, III, Esquire</b> <b>Timothy G. Moore, Esquire</b> <b>c/o Spotts Fain, PC</b> <b>411 East Franklin Street, Ste 600</b> <b>Richmond, VA 23219</b>			Value \$					
Account No. <b>xx-xxx-xxxxx9393</b>			<b>07/2006</b>					
<b>Farm Service Agency</b> <b>POB 7</b> <b>Courtland, VA 23837-0007</b>		<b>H</b>	<b>Lien</b> <b>PMSI 2002 John Deere 8310</b> <b>1st position as to Farm Products and</b> <b>Equipment</b> <b>Farm Service Agency has PMSI - claim</b> <b>totals \$148,809.13</b>					
			Value \$ <b>148,809.13</b>				<b>148,809.13</b>	<b>0.00</b>
Subtotal							<b>688,508.83</b>	<b>127,064.21</b>
(Total of this page)								

Sheet **1** of **3** continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re **Brian Mack Francis**

Case No. **15-72043**

Debtor

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. <b>xxxxxxx2764</b>			<b>08/2014</b>					
<b>First Citizens Bank</b> <b>214 West Atlantic Street</b> <b>Emporia, VA 23847</b>		<b>H</b>	<b>Business Loan</b> <b>3rd Position - Farm products/crops and</b> <b>proceeds; equipment and proceeds;</b> <b>general intangibles and proceeds (in</b> <b>name of Brian M. Francis)</b>					
			Value \$ <b>375,601.61</b>				<b>500,000.00</b>	<b>500,000.00</b>
Account No.								
<b>Frank B. Holding, Jr., CEO</b> <b>First Citizens Bank &amp; Trust Company</b> <b>Post Office Box 27131</b> <b>Mail Code FCC22</b> <b>Raleigh, NC 27611</b>			<b>Representing:</b> <b>First Citizens Bank</b>				<b>Notice Only</b>	
			Value \$					
Account No. <b>xxxxxxxxxxxXXX</b>			<b>05/20/2008</b>					
<b>Flag Star</b> <b>5151 Corporate Drive</b> <b>Troy, MI 48098</b>		<b>H</b>	<b>Purchase Money Security</b> <b>Boat - 2002 Mastercraft &amp; trailer</b>					
			Value \$ <b>65,000.00</b>				<b>33,989.94</b>	<b>0.00</b>
Account No. <b>xxxxXXXX</b>			<b>07/03/2012</b>					
<b>Ford Motor Credit</b> <b>National Bankruptcy Service Center</b> <b>P.O. Box 537901</b> <b>Livonia, MI 48153</b>		<b>H</b>	<b>Purchase Money Security</b> <b>2012 Ford F150 Pickup V8</b>					
			Value \$ <b>42,475.00</b>				<b>32,674.62</b>	<b>0.00</b>
Account No. <b>xxxxxxx6454</b>			<b>Purchase Money Security</b>					
<b>John Deere Financial</b> <b>Attention: Customer Service</b> <b>POB 5328</b> <b>Madison, WI 53705-0328</b>		<b>H</b>	<b>2012 John Deere CX20</b>					
			Value \$ <b>27,000.00</b>				<b>7,267.32</b>	<b>0.00</b>
Subtotal							<b>573,931.88</b>	<b>500,000.00</b>
(Total of this page)								

Sheet **2** of **3** continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re **Brian Mack Francis**

Case No. **15-72043**

Debtor

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H W J C					
Account No. <b>xxxxxxxx9092</b>							
<b>John Deere Financial</b> <b>Attention: Customer Service</b> <b>POB 5328</b> <b>Madison, WI 53705-0328</b>		<b>H</b>	<b>Purchase Money Security</b>  <b>2015 John Deere 1735 Planter</b> <b>JD 0907 &amp; JD SR54 are built in parts to</b> <b>the planter, including GPS mapping.</b>				
			Value \$ <b>65,000.00</b>			<b>57,394.80</b>	<b>0.00</b>
Account No. <b>xxxxxxxx7958</b>							
<b>John Deere Financial</b> <b>Attention: Customer Service</b> <b>POB 5328</b> <b>Madison, WI 53705-0328</b>		<b>H</b>	<b>Purchase Money Security</b>  <b>2015 John Deere 930 Mower</b>				
			Value \$ <b>10,000.00</b>			<b>7,900.00</b>	<b>0.00</b>
Account No. <b>xxxxxxxx2713</b>							
<b>John Deere Financial</b> <b>Attention: Customer Service</b> <b>POB 5328</b> <b>Madison, WI 53705-0328</b>		<b>H</b>	<b>Purchase Money Security</b>  <b>2014 John Deere 4038 Hicycle Sprayer</b> <b>\$350,000.00 (50%)</b>				
			Value \$ <b>350,000.00</b>			<b>246,664.53</b>	<b>0.00</b>
Account No.							
			Value \$				
Account No.							
			Value \$				
Subtotal						<b>311,959.33</b>	<b>0.00</b>
(Total of this page)							
Total						<b>1,978,326.60</b>	<b>627,064.21</b>
(Report on Summary of Schedules)							

Sheet **3** of **3** continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

In re **Brian Mack Francis**Case No. **15-72043**

Debtor

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (4/13) - Cont.

In re **Brian Mack Francis**

Case No. **15-72043**

Debtor

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

**Taxes and Certain Other Debts  
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. <b>xxxx5612</b>								
<b>Commonwealth of Virginia Dept of Taxation Bankruptcy Unit PO Box 2156 Richmond, VA 23218-2156</b>		<b>H</b>	<b>07/11-9/11 &amp; 10/14-12/14</b>  <b>Employee Withholding</b>				<b>1,334.50</b>	<b>0.00</b>  <b>1,334.50</b>
Account No.			<b>2013</b>					
<b>Commonwealth of Virginia Dept of Taxation Bankruptcy Unit PO Box 2156 Richmond, VA 23218-2156</b>		<b>J</b>	<b>Individual Income Taxes</b>				<b>4,481.00</b>	<b>0.00</b>  <b>4,481.00</b>
Account No. <b>xx-xxx4739</b>			<b>2013</b>					
<b>Department of the Treasury Internal Revenue Service Philadelphia, PA 19255-0030</b>		<b>H</b>	<b>943 taxes</b>				<b>3,810.05</b>	<b>0.00</b>  <b>3,810.05</b>
Account No. <b>2013</b>			<b>Individual Income Taxes</b>					
<b>Department of the Treasury Internal Revenue Service Philadelphia, PA 19255-0030</b>		<b>X J</b>					<b>23,409.00</b>	<b>0.00</b>  <b>23,409.00</b>
Account No.								
<b>Civil Process Clerk Eastern District of VA 2100 Jamieson Ave Alexandria, VA 22314-5794</b>			<b>Representing: Department of the Treasury</b>				<b>Notice Only</b>	
Subtotal							<b>33,034.55</b>	<b>0.00</b>
(Total of this page)							<b>33,034.55</b>	<b>33,034.55</b>

Sheet **1** of **2** continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims



B6E (Official Form 6E) (4/13) - Cont.

In re Brian Mack Francis,  
Debtor

Case No. 15-72043

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

**Taxes and Certain Other Debts  
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No.								
Loretta E. Lynch, US Atty General U.S. Department of Justice 950 Pennsylvania Avenue, NW Washington, DC 20530-0001			Representing: Department of the Treasury				Notice Only	
Account No.								
Mark R. Herring, Attorney General Office of the Attorney General 900 E. Main Street Richmond, VA 23219			Representing: Department of the Treasury				Notice Only	
Account No.								
Southampton County D.K. Britt, Treasurer P.O. Box 250 Courtland, VA 23837-0250		H	2015 Personal Property Taxes					0.00
							38,000.00	38,000.00
Account No.								
Account No.								

Sheet 2 of 2 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal  
(Total of this page)

**38,000.00** **0.00**  
**38,000.00**

Total  
(Report on Summary of Schedules)

**71,034.55** **0.00**  
**71,034.55**

In re **Brian Mack Francis**Case No. **15-72043**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>xxx-xxxxxx7-000</b>  <b>Agricredit Acceptance, LLC</b> <b>POB 2000</b> <b>Johnston, IA 50131</b>		<b>H</b>	<b>PMSI in 2008 John Deere 7760 Cotton Picker -</b> <b>Jointly owned 50% B M Francis Farms, LLC;</b> <b>50% Father</b>				<b>261,363.93</b>
Account No. <b>431351202476XXXX</b>  <b>Bank of America</b> <b>POB 982235</b> <b>El Paso, TX 79998-2235</b>		<b>X J</b>	<b>01/20/1994</b> <b>Credit Card</b>				<b>4,125.00</b>
Account No. <b>517805952182XXXX</b>  <b>Capital One</b> <b>POB 30281</b> <b>Salt Lake City, UT 84130-0281</b>		<b>-</b>	<b>04/26/2006</b> <b>Credit Card</b>				<b>4,597.00</b>
Account No. <b>426684114468XXXX</b>  <b>Chase Card</b> <b>POB 15298</b> <b>Wilmington, DE 19850-5298</b>		<b>-</b>	<b>04/19/1996</b> <b>Credit Card</b>				<b>1,955.00</b>
Subtotal (Total of this page)							<b>272,040.93</b>

1 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Brian Mack Francis**

Case No. **15-72043**

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>601100345291XXXX</b>  <b>Discover Bank</b> <b>POB 15316</b> <b>Wilmington, DE 19850-5316</b>	-	<b>12/18/2007</b> <b>Credit Card</b>				<b>9,311.00</b>
Account No. <b>B M Francis Farms, LLC</b>  <b>Garris Sales &amp; Service</b> <b>PO Box 390</b> <b>Conway, NC 27820</b>	H	<b>2/2015-6/2015</b> <b>Accessories for equipment owned by father</b> <b>but placed on B M Francis Farm, LLC's</b> <b>account</b>				<b>9,735.53</b>
Account No. <b>xxxxxxxx7744</b>  <b>John Deere Financial</b> <b>Attention: Customer Service</b> <b>POB 5328</b> <b>Madison, WI 53705-0328</b>	X J	<b>PMSI in John Deere 8530 Tractor</b> <b>Jointly owned - 50% B M Francis Farms, LLC,</b> <b>50% Berkley M. Francis</b>				<b>54,588.95</b>
Account No. <b>xx197B</b>  <b>Parker Oil Company</b> <b>2365 Carrsville Hwy</b> <b>Franklin, VA 23851</b>	-	<b>2/15</b> <b>Utilities</b>				<b>1,511.03</b>
Account No. <b>xx7575</b>  <b>Unifirst Corporation</b> <b>2001 Church Street</b> <b>Norfolk, VA 23504</b>	-	<b>6/14-2/15</b> <b>Services</b>				<b>2,279.68</b>
Sheet no. <u>1</u> of <u>1</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>77,426.19</b>
(Report on Summary of Schedules)						<b>Total</b> <b>349,467.12</b>

In re **Brian Mack Francis**

Case No. **15-72043**

Debtor

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
<b>Bank of the Ozarks POB 8811 Little Rock, AR 72231</b>	<b>Lease for 2012 Jet Hopper Bottom Trailer (Grain Trailer)</b>
<b>Pat Criddle 1504 Sawmill Pt. Rd. Suffolk, VA 23436</b>	<b>Debtor leases farm land from Pat Criddle.</b>
<b>Sandra Sykes 4505 Edenton Pl Chester, VA 23831</b>	<b>Debtor leases farm land from Sandra Sykes, Marcellus Mobley, Brindle Hardy</b>
<b>Sid-Cor Turner Farms, LLC c/o Evelyn S. Hawkins 10241 Apache Road Richmond, VA 23235</b>	<b>Debtor is the Tenant - Farm land lease 12/1/2012-12/1/2015</b>
<b>W.G. Fields 8121 Virginia Pine Court Richmond, VA 23237</b>	<b>Debtor leases farm land from W G Fields</b>

In re **Brian Mack Francis**Case No. **15-72043**

Debtor

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>Berkley Francis</b> <b>15395 Pinopolis Road</b> <b>Boykins, VA 23827</b> <b>Father</b>	<b>Bank of America</b> <b>POB 982235</b> <b>El Paso, TX 79998-2235</b>
<b>Berkley Francis</b> <b>15395 Pinopolis Road</b> <b>Boykins, VA 23827</b>	<b>John Deere Financial</b> <b>Attention: Customer Service</b> <b>POB 5328</b> <b>Madison, WI 53705-0328</b>
<b>Heather C. Francis</b> <b>15195 Pinopolis Road</b> <b>Boykins, VA 23827</b>	<b>BB&amp;T</b> <b>BB&amp;T MSCR Department</b> <b>PO Box 3307</b> <b>Greenville, SC 29602</b>
<b>Heather C. Francis</b> <b>15195 Pinopolis Road</b> <b>Boykins, VA 23827</b>	<b>Department of the Treasury</b> <b>Internal Revenue Service</b> <b>Philadelphia, PA 19255-0030</b>
<b>Heather C. Francis</b> <b>15195 Pinopolis Road</b> <b>Boykins, VA 23827</b> <b>personal guarantee</b>	<b>BB&amp;T</b> <b>c/o Travis A. Knobbe, Esquire</b> <b>Spilman Thomas &amp; Battle</b> <b>310 First Street</b> <b>Roanoke, VA 24002</b>
<b>Heather C. Francis</b> <b>15195 Pinopolis Road</b> <b>Boykins, VA 23827</b>	<b>BB&amp;T</b> <b>c/o Travis A. Knobbe, Esquire</b> <b>Spilman Thomas &amp; Battle</b> <b>310 First Street</b> <b>Roanoke, VA 24002</b>

0

continuation sheets attached to Schedule of Codebtors

Fill in this information to identify your case:

Debtor 1 Brian Mack Francis

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF VIRGINIA

Case number 15-72043  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form B 6I

### Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

		Debtor 1	Debtor 2 or non-filing spouse
<p>1. Fill in your employment information.</p> <p>If you have more than one job, attach a separate page with information about additional employers.</p> <p>Include part-time, seasonal, or self-employed work.</p> <p>Occupation may include student or homemaker, if it applies.</p>	<b>Employment status</b>	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed
	<b>Occupation</b>	Farming	RN
	<b>Employer's name</b>	Self-Employed	Associates in Plastic Surgery, Inc.
	<b>Employer's address</b>		1037 First Colonial Road Virginia Beach, VA 23454
	<b>How long employed there?</b>		

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ 0.00	\$ 1,072.50
3. Estimate and list monthly overtime pay.	+\$ 0.00	+\$ 0.00
4. Calculate gross income. Add line 2 + line 3.	\$ 0.00	\$ 1,072.50

Debtor 1 **Brian Mack Francis**

Case number (if known) **15-72043**

	For Debtor 1	For Debtor 2 or non-filing spouse
<b>Copy line 4 here</b> 4.	\$ <b>0.00</b>	\$ <b>1,072.50</b>
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	\$ <b>0.00</b>	\$ <b>147.92</b>
5b. Mandatory contributions for retirement plans	\$ <b>0.00</b>	\$ <b>0.00</b>
5c. Voluntary contributions for retirement plans	\$ <b>0.00</b>	\$ <b>0.00</b>
5d. Required repayments of retirement fund loans	\$ <b>0.00</b>	\$ <b>0.00</b>
5e. Insurance	\$ <b>0.00</b>	\$ <b>0.00</b>
5f. Domestic support obligations	\$ <b>0.00</b>	\$ <b>0.00</b>
5g. Union dues	\$ <b>0.00</b>	\$ <b>0.00</b>
5h. Other deductions. Specify: _____	5h.+ \$ <b>0.00</b>	+ \$ <b>0.00</b>
<b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ <b>0.00</b>	\$ <b>147.92</b>
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	7. \$ <b>0.00</b>	\$ <b>924.58</b>
<b>8. List all other income regularly received:</b>		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ <b>18,145.49</b>	\$ <b>0.00</b>
8b. Interest and dividends	8b. \$ <b>0.00</b>	\$ <b>0.00</b>
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ <b>0.00</b>	\$ <b>0.00</b>
8d. Unemployment compensation	8d. \$ <b>0.00</b>	\$ <b>0.00</b>
8e. Social Security	8e. \$ <b>0.00</b>	\$ <b>0.00</b>
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ <b>0.00</b>	\$ <b>0.00</b>
8g. Pension or retirement income	8g. \$ <b>0.00</b>	\$ <b>0.00</b>
8h. Other monthly income. Specify: _____	8h.+ \$ <b>0.00</b>	+ \$ <b>0.00</b>
<b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ <b>18,145.49</b>	\$ <b>0.00</b>
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ <b>18,145.49</b> + \$ <b>924.58</b>	= \$ <b>19,070.07</b>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in <i>Schedule J</i> . Specify: _____		
	11. +\$	<b>0.00</b>
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12. \$	<b>19,070.07</b>
<b>Combined monthly income</b>		
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>		
<input type="checkbox"/> No. <input checked="" type="checkbox"/> Yes. Explain: <b>Schedule I reflects Debtor's estimated annual income, listed as a monthly average. Due to numerous variables outside of Debtor's control, such as weather and market prices, Debtor is unable to provide an exact figure for his expected income. Debtor does not receive income from his farming operations on a monthly basis, but instead receives income at the time crops are sold (several months out of the year).</b>		

Fill in this information to identify your case:

Debtor 1 Brian Mack Francis

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF VIRGINIA

Case number 15-72043  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:

\_\_\_\_\_  
MM / DD / YYYY

- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

## Official Form B 6J

### Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

☒ No. Go to line 2.

☐ Yes. Does Debtor 2 live in a separate household?

☐ No

☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Son

8

☐ No

☒ Yes

☐ No

☐ Yes

☐ No

☐ Yes

☐ No

☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☐ Yes ☒ No

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 1,044.50

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 0.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00



Debtor 1 **Brian Mack Francis**

Case number (if known) **15-72043**

<b>6. Utilities:</b>		
6a. Electricity, heat, natural gas	6a. \$	<u>275.00</u>
6b. Water, sewer, garbage collection	6b. \$	<u>0.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	<u>0.00</u>
6d. Other. Specify: <u>Dish Network</u>	6d. \$	<u>160.00</u>
<b>7. Food and housekeeping supplies</b>	7. \$	<u>800.00</u>
<b>8. Childcare and children's education costs</b>	8. \$	<u>750.00</u>
<b>9. Clothing, laundry, and dry cleaning</b>	9. \$	<u>50.00</u>
<b>10. Personal care products and services</b>	10. \$	<u>0.00</u>
<b>11. Medical and dental expenses</b>	11. \$	<u>50.00</u>
<b>12. Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	<u>0.00</u>
<b>13. Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$	<u>100.00</u>
<b>14. Charitable contributions and religious donations</b>	14. \$	<u>0.00</u>
<b>15. Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	<u>400.00</u>
15b. Health insurance	15b. \$	<u>780.00</u>
15c. Vehicle insurance	15c. \$	<u>0.00</u>
15d. Other insurance. Specify: _____	15d. \$	<u>0.00</u>
<b>16. Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: <u>Personal property taxes</u>		
	16. \$	<u>500.00</u>
<b>17. Installment or lease payments:</b>		
17a. Car payments for Vehicle 1	17a. \$	<u>0.00</u>
17b. Car payments for Vehicle 2	17b. \$	<u>0.00</u>
17c. Other. Specify: <u>Capital One/Yamaha</u>	17c. \$	<u>134.00</u>
17d. Other. Specify: <u>Flagstar</u>	17d. \$	<u>462.00</u>
<u>Ford Motor Credit</u>	\$	<u>946.00</u>
<u>JD 930</u>	\$	<u>250.00</u>
<u>Agricredit</u>	\$	<u>2,750.00</u>
<u>JD 4038</u>	\$	<u>1,916.67</u>
<u>Farm Service Agency</u>	\$	<u>1,833.33</u>
<u>JD 1735</u>	\$	<u>1,000.00</u>
<u>BB&amp;T Silverado</u>	\$	<u>789.14</u>
<u>BB&amp;T Camaro</u>	\$	<u>555.41</u>
<b>18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).</b>	18. \$	<u>0.00</u>
<b>19. Other payments you make to support others who do not live with you.</b>	\$	<u>0.00</u>
Specify: _____	19.	
<b>20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>		
20a. Mortgages on other property	20a. \$	<u>0.00</u>
20b. Real estate taxes	20b. \$	<u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$	<u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$	<u>0.00</u>
20e. Homeowner's association or condominium dues	20e. \$	<u>0.00</u>
<b>21. Other:</b> Specify: <u>Misc. Contingencies</u>	21. +\$	<u>400.00</u>
<b>22. Your monthly expenses.</b> Add lines 4 through 21. The result is your monthly expenses.	22. \$	<u>15,946.05</u>
<b>23. Calculate your monthly net income.</b>		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	<u>19,070.07</u>
23b. Copy your monthly expenses from line 22 above.	23b. -\$	<u>15,946.05</u>
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c. \$	<u>3,124.02</u>

Debtor 1 **Brian Mack Francis**

Case number (if known) **15-72043**

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☐ No.

☒ Yes.

Explain:

**Schedule J reflects Debtor's estimated annual expenses, listed as a monthly average. Due to numerous variables outside of Debtor's control, such as weather, level of insects/pests, and other growing conditions, Debtor is unable to provide an exact figure for his expected expenses. The amount and type of chemicals needed depends on the weather at given point during the season.**

**United States Bankruptcy Court**  
**Eastern District of Virginia**In re **Brian Mack Francis**

Debtor(s)

Case No. **15-72043**Chapter **11****DECLARATION CONCERNING DEBTOR'S SCHEDULES**

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **26** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **July 8, 2015**Signature **/s/ Brian Mack Francis****Brian Mack Francis**

Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court  
Eastern District of Virginia

In re **Brian Mack Francis**

Debtor(s)

Case No. **15-72043**

Chapter **11**

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

**"In business."** A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

**"Insider."** The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None

☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$278,315.92	2015 YTD: Farming Gross Income
\$13,412.00	2015 YTD: Proceeds from Crop Insurance claim
\$6,627.57	2015 YTD: Government farming assistance program (awarded in 2014 but received in Jan of 2015) - program no longer in existence
\$494,105.00	2014: Farming Gross Income
\$774,939.00	2013 Farming Gross Income

B7 (Official Form 7) (04/13)

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**2. Income other than from employment or operation of business**

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

**3. Payments to creditors**

None ☒ **Complete a. or b., as appropriate, and c.**

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
None <input type="checkbox"/> b. <i>Debtor whose debts are not primarily consumer debts:</i> List each payment or other transfer to any creditor made within <b>90 days</b> immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
<b>BB&amp;T (Loan 991001)</b> <b>PO Box 1847</b> <b>Wilson, NC 27894</b>	<b>03/03/15 \$6,664.93</b>	<b>\$6,664.93</b>	<b>\$0.00</b>
<b>East Coast Equipment</b> <b>1769 South Military Hwy</b> <b>Chesapeake, VA 23320</b>	<b>5/7/2015</b>	<b>\$13,400.00</b>	<b>\$0.00</b>
<b>Crop Production Services</b> <b>3005 Rocky Mountain Avenue</b> <b>Loveland, CO 80538</b>	<b>3/16/15 \$44,000</b>	<b>\$44,000.00</b>	<b>\$0.00</b>
<b>BB&amp;T</b> <b>c/o Travis A. Knobbe, Esquire</b> <b>Spilman Thomas &amp; Battle</b> <b>310 First Street</b> <b>Roanoke, VA 24002</b>	<b>3/12/15</b>	<b>\$25,008.00</b>	<b>\$289,915.56</b>
<b>BB&amp;T (Mortgage ending 85364)</b> <b>BB&amp;T MSCR Department</b> <b>PO Box 3307</b> <b>Greenville, SC 29602</b>	<b>Payments of 1,044.50 in</b> <b>March, April and May of</b> <b>2015</b>	<b>\$3,133.50</b>	<b>\$52,264.00</b>

None ☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B7 (Official Form 7) (04/13)

3

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
--	-----------------	-------------	-----------------------

**4. Suits and administrative proceedings, executions, garnishments and attachments**

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
<b>Branch Banking and Trust Company v. B M Francis Farms, LLC, Brian M. Francis and Heather C. Francis CL14000100</b>	<b>Civil</b>	<b>Southampton Circuit Court Civil Division PO Box 190, 223050 Main St. Courtland, VA</b>	<b>Non-suit</b>
<b>Citizens Community Bank v. Brian M. Francis, B M Francis Farms LLC CL15000277</b>	<b>Civil</b>	<b>Southampton County Circuit Court P.O. Box 190 Courtland, VA 23837</b>	<b>Pending - Filed 6/2/15</b>

None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
---	-----------------	--------------------------------------

**5. Repossessions, foreclosures and returns**

None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
<b>BB&amp;T c/o Travis A. Knobbe, Esq. Spilman Thomas &amp; Battle 310 First Street Roanoke, VA 24002</b>	<b>Scheduled for 06/12/2015</b>	<b>Sale date scheduled for June 12, 2015 15395 Pinopolis Road, Boykins, VA 23827 Freeman Land Tax Map #71 33 173.80 acres</b>

**6. Assignments and receiverships**

None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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## 7. Gifts

None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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## 8. Losses

None ☐ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
Auto Claim -2005 GMC Canyon - Hail Damage	\$5,100.22	7/16/2014
	<b>Totaled</b>	
Homeowners claim	16,941.26	2/14/15

## 9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Roussos Glanzer & Barnhart, PLC 580 E. Main Street Suite 300 Norfolk, VA 23510	6/2/2015: \$350.00 paid by Debtor for consultation appointment; 6/8/2015: \$15,000.00 paid by B M Francis Farms, LLC for retainer fee	\$15,350.00 for attorney fees and associated court costs (of this amount, \$9,063.42 remains in trust and \$6,286.58 was paid)

## 10. Other transfers

None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
3rd Party - Dealership Trade-In	03/2015	\$41,000.00 trade allowance 2013 chevy truck traded in for current 2015 chevy truck
Colonial Farm Credit, ACA 7104 Mechanicsville Turnpike Mechanicsville, VA 23111 Father's Lender	5/6/15	11,600.00 transferred to Colonial Farm Credit on behalf of father, Berkley Francis.

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- None ☐ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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#### 11. Closed financial accounts

- None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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#### 12. Safe deposit boxes

- None ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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#### 13. Setoffs

- None ☐ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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#### 14. Property held for another person

- None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
<b>Berkley Francis</b> 15395 Pinopolis Road Boykins, VA 23827	<b>John Deere 9860 Grain Combine valued at approximately 200,000.00 both father and son use</b>	<b>Debtor's Residence</b>
<b>B M Francis Farms, LLC</b> 15195 Pinopolis Road Boykins, VA 23827	<b>Wheat crop (harvesting) valued at approximately \$8,000.00; Soy crop (planted) valued at approximately \$16,000.00; 2008 John Deere 7760 Cotton Picker (50% interest) valued at \$500,000.00; 2014 John Deere 4038 Hicycle Sprayer valued at \$350,000.00 (50%); International Road Tracter valued at \$25,000.00, KBH Fertilizer Rig valued at \$12,000.00; \$4,279.46 check #40419 from Commonwealth Gin; John Deere 8530 (50% interest) valued at approximately \$150,000.00.</b>	<b>Debtor's Residence</b>



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NAME AND ADDRESS OF OWNER  
**Bank of the Ozarks**  
**POB 8811**  
**Little Rock, AR 72231**

DESCRIPTION AND VALUE OF PROPERTY  
**Lease for 2012 Jet Hopper Bottom Trailer**  
**(Grain Trailer)**

LOCATION OF PROPERTY  
**Debtor's Residence**

#### 15. Prior address of debtor

None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

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**18. Nature, location and name of business**

None  
☐

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
<b>B M Francis Farms, LLC</b>	<b>26-4124739</b>	<b>15195 Pinopolis Road Boykins, VA 23827</b>	<b>Farming (Wheat, Soy, Cotton) S278534-5 Cancelled</b>	<b>2008-current</b>
<b>Brian Francis dba Rolling Acres Farms</b>		<b>15195 Pinopolis Road Boykins, VA 23827</b>	<b>Farming</b>	<b>2013-current</b>

None  
☒

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

**19. Books, records and financial statements**

None  
☐

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
<b>Jenny B. Bunn 29164 Three Bees Road Newsoms, VA 23874</b>	<b>Accountant - Tax Preparer Approximately 1995 - current</b>

None  
☒

b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
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None  
☒

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

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NAME

ADDRESS

- None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

## 20. Inventories

- None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY  
(Specify cost, market or other basis)

- None ☐ b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY  
RECORDS

## 21. Current Partners, Officers, Directors and Shareholders

- None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

- None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE  
OF STOCK OWNERSHIP

## 22. Former partners, officers, directors and shareholders

- None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

- None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

## 23. Withdrawals from a partnership or distributions by a corporation

- None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS  
OF RECIPIENT,  
RELATIONSHIP TO DEBTOR

DATE AND PURPOSE  
OF WITHDRAWAL

AMOUNT OF MONEY  
OR DESCRIPTION AND  
VALUE OF PROPERTY

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**24. Tax Consolidation Group.**

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

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**25. Pension Funds.**

None ☐ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\* \* \* \* \*

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**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date July 8, 2015

Signature /s/ Brian Mack Francis  
**Brian Mack Francis**  
Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

**United States Bankruptcy Court**  
**Eastern District of Virginia**

In re **Brian Mack Francis**

Debtor(s)

Case No. **15-72043**Chapter **11**

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept ..... \$ **Billing Hourly (cap of \$15,000.00 attorney's fees)**

Prior to the filing of this statement I have received ..... \$ **15,350.00 (\$350.00 consultation fee; of this amount, \$1,717.00 paid for filing fee cost and \$4,569.58 paid for fees - remainder of \$9,063.42 remains in trust.)**

Balance Due ..... \$ **Billing Hourly**

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (*specify*)

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (*specify*)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
- e. Other provisions as needed:

**Representation of the debtors in any judicial lien avoidances and relief from stay actions.**

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

**N/A**

## CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

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07/08/2015

Date \_\_\_\_\_

/s/ Ashley C. Tucker

**Ashley C. Tucker**

*Signature of Attorney*

**Roussos, Glanzer & Barnhart PLC**

Name of Law Firm

**580 E. Main Street, Suite 300**

**Norfolk, VA 23510**

**757-622-9005 Fax: 757-624-9257**

***For use in Chapter 13 Cases where Fees Requested Not in Excess of \$5,000***

**(For all Cases Filed on or after 8/1/2014)**

**NOTICE TO DEBTOR(S), STANDING CHAPTER 13 TRUSTEE AND UNITED STATES TRUSTEE**

**PURSUANT TO LOCAL BANKRUPTCY RULE 2016-1(C) AND  
CLERK'S CM/ECF POLICY 9**

Notice is hereby given that pursuant to Local Bankruptcy Rule 2016-1(C), you must file an objection with the court to the fees requested in this disclosure of compensation opposing said fees in their entirety, or in a specific amount, no later than the last day for filing objections to confirmation of the chapter 13 plan.

## PROOF OF SERVICE

The undersigned hereby certifies that on this date the foregoing Notice was served upon the debtor(s), the standing Chapter 13 trustee, and U. S. trustee pursuant to Local Bankruptcy Rule 2016-1(C) and the Clerk's CM/ECF Policy 9, either electronically or in paper form (first class mail).

Date \_\_\_\_\_

*Signature of Attorney*

**United States Bankruptcy Court  
Eastern District of Virginia**

In re **Brian Mack Francis**,  
Debtor

Case No. **15-72043**

Chapter **11**

**LIST OF EQUITY SECURITY HOLDERS**

Following is the list of the Debtor's equity security holders which is prepared in accordance with Rule 1007(a)(3) for filing in this chapter 11 case.

Name and last known address or place of business of holder	Security Class	Number of Securities	Kind of Interest
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**None**

**DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP**

I, the of the corporation named as the debtor in this case, declare under penalty of perjury that I have read the foregoing List of Equity Security Holders and that it is true and correct to the best of my information and belief.

Date **July 8, 2015**

Signature **/s/ Brian Mack Francis**  
**Brian Mack Francis**  
Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C §§ 152 and 3571.



**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF VIRGINIA**

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)**

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)**

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at [http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure).

B 201B (Form 201B) (12/09)

**United States Bankruptcy Court  
Eastern District of Virginia**

In re **Brian Mack Francis**

Debtor(s)

Case No. **15-72043**

Chapter **11**

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)  
UNDER § 342(b) OF THE BANKRUPTCY CODE**

**Certification of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

**Brian Mack Francis**

Printed Name(s) of Debtor(s)

X **/s/ Brian Mack Francis**

Signature of Debtor

**July 8, 2015**

Date

Case No. (if known) **15-72043**

X

Signature of Joint Debtor (if any)

Date

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**Instructions:** Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

Fill in this information to identify your case:

Debtor 1 Brian Mack Francis

Debtor 2  
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Virginia

Case number **15-72043**  
(if known)

☐ Check if this is an amended filing

## Official Form 22B

### Chapter 11 Statement of Your Current Monthly Income

12/14

You must file this form if you are an individual and are filing for bankruptcy under Chapter 11. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On top of any additional pages, write your name and case number (if known).

#### Part 1: Calculate Your Average Monthly Income

1. What is your marital and filing status? Check one only.

☐ Not married. Fill out Column A, lines 2-11.

☐ Married and your spouse is filing with you. Fill out both Columns A and B, lines 2-11.

☒ Married and your spouse is NOT filing with you. Fill out Column A, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ 0.00	\$
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$ 0.00	\$
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$ 0.00	\$
5. Net income from operating a business, profession, or farm		
Gross receipts (before all deductions)	\$ 83,149.76	
Ordinary and necessary operating expenses	-\$ 36,983.33	
Net monthly income from a business, profession, or farm	\$ 46,166.42	
	Copy here -> \$ 46,166.42	\$
6. Net income from rental and other real property		
Gross receipts (before all deductions)	\$ 0.00	
Ordinary and necessary operating expenses	-\$ 0.00	
Net monthly income from rental or other real property	\$ 0.00	
	Copy here -> \$ 0.00	\$

Debtor 1 **Brian Mack Francis**

Case number (if known) **15-72043**

Column A Debtor 1	Column B Debtor 2
\$ <b>0.00</b>	\$
\$ <b>0.00</b>	\$

**7. Interest, dividends, and royalties**

**8. Unemployment compensation**

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:

For you ..... \$ **0.00**  
For your spouse ..... \$

**9. Pension or retirement income.** Do not include any amount received that was a benefit under the Social Security Act.

\$ **0.00** \$

**10. Income from all other sources not listed above.** Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total on line 10c.

10a. \$ \$  
10b. \$ **0.00** \$  
10c. Total amounts from separate pages, if any. + \$ **0.00** \$

**11. Calculate your total average monthly income.** Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

\$ **46,166.42** + \$ = \$ **46,166.42**  
Total current monthly income

**Part 2: Deduct any applicable marital adjustment**

**12. Copy your total average monthly income from Line 11.**

\$ **46,166.42**

**13. Calculate the marital adjustment.** Check one:

- ☐ You are not married. Fill in 0 in line 13d.  
☐ You are married and your spouse is filing with you. Fill in 0 in line 13d.  
☒ You are married and your spouse is NOT filing with you.

Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents.

In lines 13a-c, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page.

If this adjustment does not apply, enter 0 on line 13 d.

13a. \$  
13b. \$  
13c. + \$

13d. Total \$ **0.00** Copy here. => 13d. - **0.00**

**14. Your current monthly income.** Subtract line 13d from line 12.

14. \$ **46,166.42**

Debtor 1 **Brian Mack Francis**

Case number (if known) **15-72043**

**Part 3: Sign Below**

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

**X /s/ Brian Mack Francis**

**Brian Mack Francis**

Signature of Debtor 1

Date **July 8, 2015**

MM / DD / YYYY

Debtor 1 **Brian Mack Francis**

Case number (if known) **15-72043**

### Current Monthly Income Details for the Debtor

#### Debtor Income Details:

Income for the Period **12/01/2014** to **05/31/2015**.

#### Line 5 - Income from operation of a business, profession, or farm

Source of Income: **Farming Operations**

Income/Expense/Net by Month:

	Date	Income	Expense	Net
6 Months Ago:	<b>12/2014</b>	<b>\$332,543.04</b>	<b>\$0.00</b>	<b>\$332,543.04</b>
5 Months Ago:	<b>01/2015</b>	<b>\$62,232.48</b>	<b>\$44,380.00</b>	<b>\$17,852.48</b>
4 Months Ago:	<b>02/2015</b>	<b>\$15,000.00</b>	<b>\$44,380.00</b>	<b>\$-29,380.00</b>
3 Months Ago:	<b>03/2015</b>	<b>\$61,502.26</b>	<b>\$44,380.00</b>	<b>\$17,122.26</b>
2 Months Ago:	<b>04/2015</b>	<b>\$0.00</b>	<b>\$44,380.00</b>	<b>\$-44,380.00</b>
Last Month:	<b>05/2015</b>	<b>\$27,620.75</b>	<b>\$44,380.00</b>	<b>\$-16,759.25</b>
Average per month:		<b>\$83,149.76</b>	<b>\$36,983.33</b>	<b>\$46,166.42</b>

Average Monthly NET Income:

**\$46,166.42**

Debtor 1 **Brian Mack Francis**

Case number (if known) **15-72043**

### Current Monthly Income Details for the Debtor's Spouse

#### Spouse Income Details:

Income for the Period **12/01/2014** to **05/31/2015**.

#### Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: **Associates in Plastic Surgery**

Year-to-Date Income:

Last Year:

Starting Year-to-Date Income: **\$0.00** from check dated **11/30/2014** .

Ending Year-to-Date Income: **\$0.00** from check dated **12/31/2014** .

This Year:

Current Year-to-Date Income: **\$4,230.00** from check dated **5/31/2015** .

Income for six-month period (Current+(Ending-Starting)): **\$4,230.00** .

Average Monthly Income: **\$705.00** .